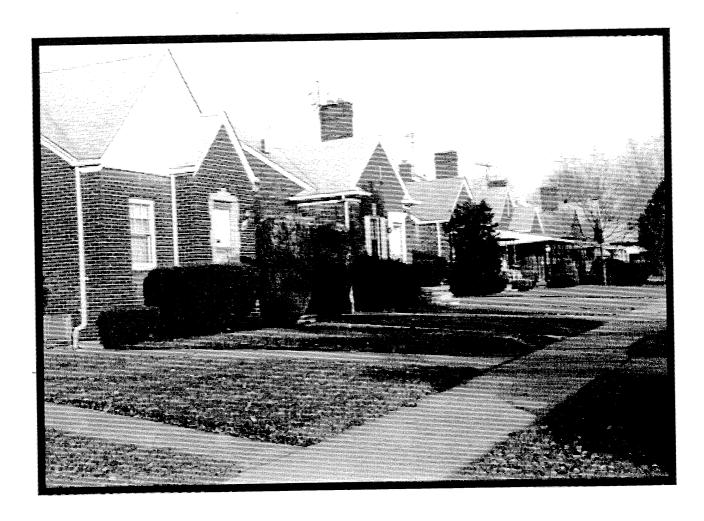
HOUSING



Community Reinvestment Strategy • Cluster 1

Cluster 1 Housing

Regional Context

This section includes regional housing data for the City of Detroit as well as Wayne, Oakland and Macomb counties. The information contained in this section is meant to provide a context for understanding the "big picture" by providing data on Detroit and surrounding communities. Table 4, based primarily on 1990 census data includes information on population and housing characteristics, residential land use patterns and residential construction and demolition for the City of Detroit and the region.

As Table 4 illustrates, as of 1990 Detroit's owner-occupancy rates lag behind all three counties. The City falls even further behind Wayne, Oakland and Macomb Counties in terms of median owner-occupied housing values. Other differences between Detroit and the region become apparent when comparing residential land use patterns. The data indicates that while Detroit and the region are virtually identical in terms of acreage devoted to multi-family housing, the City has the highest proportion of land utilized for single family housing in the metropolitan region.

Finally, as Table 4 indicates, only a handful of single- and multi-family residential construction permits were issued in the City of Detroit compared with the remainder of the tri-county area. In terms of residential demolitions, however, Detroit is responsible for a disproportionate amount of demolitions in the metropolitan area. But as the survey of existing housing conditions will show later in this section, demolition of blighted residential structures is imperative if Detroit is to succeed in its community development efforts.

Table 4: Summary of Regional Housing Data

Population & Housing	Detroit	Wayne	Oakland	Macomb
Total Population	1,027,424	2,111,687	1,083,592	717,400
Total Housing Units	410,027	832,710	432,677	274,843
Percent Owner-Occupied	57%	66%	74%	78%
Median Value (owner-occupied)	\$25,600	\$48,500	\$95,400	\$76,800
Residential Land Use				
Single Family Residential (Acres)	51,566	158,275	173,510	76,296
Single Family Residential (%)	58%	41%	31% 15,247	25% 4,894
Multi-Family Residential (Acres)	1,625	6,602		
Multi-Family Residential (%)	1.8%	1.7%	1.7%	1.6%
Residential Construction				
Single or Two Family	55	2,807	6,021	4,331
Multi-Family	31	1,331	1,155	1,165
Gross Total	86	4,138	7,176	5,496
Demolitions	8,432	8,798	424	156
Net Total	-8,346	-4,660	6,752	5,340

Cluster 1 Housing Profile

This profile of Cluster 1 housing is based on 1990 census data, a 1997 survey of housing conditions and a review of housing variations within the Cluster. This profile will provide a context for understanding the sections that follow which deal with assets, issues and preliminary housing development preferences.

Data on total housing units in the Cluster (39,451) and occupancy status was presented in Table 2 of the socio-economic profile section of this report. As the data indicates, approximately 60% of occupied Cluster 1 housing units are owner-occupied and 40% are renter-occupied as compared with 53% owner-occupied and 47% renter-occupied housing units for the city overall. In terms of the structure type, roughly 82% of the housing units in the Cluster are either single family detached (78%) or single family attached (4%), which is significantly greater than the proportion of single family units for Detroit as a whole (60%).

It is also important to note that while the overwhelming majority of housing in Cluster 1 are single family units, there is also multi-family residential housing as well as public or subsidized housing. The Sojourner Truth Homes, State Fair Apartments and Charles Terrace Apartments are the Cluster's three public/subsidized housing developments. Also, three of the City's 44 nursing care facilities are located in Cluster 1.

Again, Table 2 also compares the Cluster and city-wide owner-occupied housing values. As illustrated in the table, there are notable differences between Cluster 1 and Detroit, where 68% of owner-occupied housing in the Cluster is valued below \$25,000, which corresponds with 48% of owner-occupied units City-wide. Table 1 also includes housing data by Cluster 1 Subcommunity. The year in which Cluster housing structures were built varies across the Cluster, but based on census data, the overwhelming majority of census tracts are dominated by housing stock built between 1940 and 1970. The data also indicates that approximately 29% of the nearly 52,000 parcels of land in the Cluster are vacant, many of which are City owned.

Existing Housing Conditions

As mentioned previously, a survey of housing conditions was conducted by Cluster 1 residents and Board members. The survey was designed to categorize housing conditions by census block group based upon exterior housing frontages and the extent of abandonment and vacant parcels. As described in the asset profile overview, residential blocks were classified as belonging to one of four categories:

- 1. Reinforce: Stable condition/minor repair
- 2. Revitalize: Beginning to show signs of decline
- 3. Revitalize: Showing more advanced signs of decline
- 4. Restructure: Major deterioration

As illustrated in the map of housing conditions (Map 14) there is a good deal of variation within the Cluster in this regard. For the most part, the northern portion of the Cluster is fairly stable, with a mix of stable and declining housing in the central portion of the Cluster. The greatest amount and most severe examples of deterioration appear to be concentrated in the southeastern region of the Cluster—particularly the area immediately adjacent to City Airport— with pockets of major deterioration scattered along or near the western and southern boundaries of the Cluster.

In reviewing the data it is evident that there are other housing related variations within the Cluster. For example, while the proportion of owner-occupied housing units is higher in Cluster 1 than in the city as a whole, the western edge of the cluster and a portion of the southeastern corner near City Airport have the lowest owner-occupancy rates. A review of vacant parcels within the Cluster reveals a similar pattern of differences (Map 5). Again, the northwestern corner of the Cluster, census tracts along or

near the southwestern border and the large southeastern portion of Cluster 1 show moderate to very high amounts of vacant land.

Other Cluster variations that are also related to housing are population and income. For instance, as the population map illustrates (Map 7), census tracts in the southeastern and central areas of the Cluster have the smallest populations. This is clearly related to the fact that the City Airport and the prison are located in those areas. Turning to median household income (Map 8), the northwestern and southeastern portions of the Cluster are the areas having the lowest median household income.

Proposed New Housing Developments

Three new housing developments (Map 15) have been proposed or are in the process of being developed in Cluster 1 community and church-based development organizations by:

Crossroads Village: Emmanuel Housing Development Corp.

Phase I: 11 single family units

Phase II: 50 multi-family units

Holly Grove Living Community Center: Hollitech Outreach Inc.

160 unit senior living center

Solomon's Temple Housing Development

Conant/7 Mile housing development

Housing Development Assets & Opportunities

The housing profile presented above gives an overview of the Cluster that provides the basis for understanding housing development assets and opportunities. While some of the Cluster's assets are readily apparent, others are less obvious. Of course, there are also a number of clear-cut housing issues within the Cluster that will be discussed in the following section.

Build upon existing stable neighborhoods

Several housing assets were identified as part of the housing focus group. Results from the focus group indicate that the existence of strong, stable residential neighborhoods with quality housing stock is one of the Cluster's greatest housing assets. A network of strong neighborhood and community-based organizations such as block clubs and housing development organizations is also considered to be a Cluster 1 asset. Community-based neighborhood beautification programs and the existence of small and mid-sized neighborhood parks are considered to be quality of life assets within the Cluster. Finally, numerous social, cultural and institutional amenities such as local churches youth development programs are perceived to be neighborhood assets in the Cluster.

Utilize residentially zoned vacant land

The housing development opportunities actually arise from many of the challenges facing the Cluster. For example, the relatively stable neighborhoods provide an opportunity to preserve existing housing, there are a number of neighborhoods which have experienced significant decline and have large amounts of vacant residential land. This creates an opportunity to develop new infill housing. It also can be argued that while the high proportion of single-family homes serves as a stabilizing force within the community, this also provides an opportunity to develop more multi-family housing within the Cluster. Finally, the proposed new housing developments described earlier— can provide desirable housing that helps to stabilize the community and attract new residents to the Cluster. The proposed senior housing will also help the Cluster to begin addressing the housing needs of a growing senior population.

Housing Issues

In addition to housing assets and opportunities, focus group participants and Housing Subcommittee members also identified a number of issues and challenges related to housing and quality of life in Cluster 1. Focus group participants were asked about issues such as the overall quality of housing in their neighborhoods, public safety and crime, types and locations of new housing developments and overall quality of life.

In some instances, responses to the focus group questions varied widely. However, several issues emerged as the central housing challenges for the Cluster. Abandoned and deteriorating housing stock is perceived by many Cluster 1 residents to be a major threat to the vitality and stability of the community. A second issue related to housing conditions concerns housing code enforcement, which Cluster residents perceive to be woefully inadequate. Cluster residents generally agree that more vigorous enforcement of the housing code on the part of the City will reduce the level of housing deterioration. Insufficient public lighting and generally inadequate City services are important Cluster issues as is public safety. Finally, acquisition of property for housing development is often difficult because of clouded titles, back tax issues and a complex bureaucratic process.

Summary of Key Housing Assets, Opportunities & Issues

Hou	sing/Neighborhood Assets		Opportunities & Issues
*	High home ownership rates	*	Vacant land
*	High % single-family detached housing	*	Abandoned/deteriorating housing stock
*	Strong, stable neighborhoods	*	Inadequate housing code enforcement
*	Active church and community- based organizations	*	Poor lighting & other City services
*	 Proposednew housing developments 	*	Concentrated areas of major deterioration
*		*	Perceived and actual crime
1 1018	Neighborhood parks	*	Difficult to acquire property due to title/tax issues and bureaucracy
		*	Drugs and related crime
		*	Soil contamination issues